THE

BANKERS' MAGAZINE,

JOURNAL OF THE MONEY MARKET,

AND

Commercial Digest.

VOL. XVII.

JANUARY TO DECEMBER,

1857.

PUB. LIBRARY,
DEC 20 1887
DETROIT, MICH.

LONDON:
GROOMBRIDGE AND SONS, 5, PATERNOSTER ROW,
AND ALL BOOKSELLERS.

MDCCCLVII.

LONDON:
WATERLOW AND SONS, PRINTERS,
LONDON WALL.

INDEX.

GENERAL BANKING ARTICLES AND STATISTICS.

Agricultural Statistics, Scottish, 14.
American Panic, The, 785, 904.
Appearance, The Age of, 365.
Australian Banking, 850.

Bank Charter Act, The, 297, 483, 711, 979.
Bank Charter Act, "Mercator" on the, 112, 216.
Bank Charter, Debate on the, 198.
Bank at Constantinople, The New, 148.
Bank Defalcation at Falkirk, 568, 919.
Bank of England Returns, Publication of the, 387.
Bank of England Weekly Returns, The, 918.
Bank of France, 224.
Bank of France, Capital of the, 481.
Bank of France, Increase of capital of, 381.
Bank of France Returns, in each Number.
Bank of Ireland Returns, in each Number.
Bank of London *v.* Cochran and another, 789.
Bank of London, Conspiracy to damage the credit of the, 646.
Bank of Messrs. Harrison, Watson and Co., Failure of the, 793, 901.
Bank Movements, in each Number.
Bank Rate of Discount, 10, 379, 596, 643, 844, 951.
Bank Shares, Joint Stock, in each Number.
Banks and Banking in Germany, 369, 837.
Banking Act, The New, 705.
Banking and Commerce, 145.
Banking Difficulties, Rumoured, 4.
Banking Disclosures, The late, 374.
Banking Forgeries, The great, 105.
Banking Legislation, Proposed, 189.
Banking in Belgium, 458.
Banking in Holland, 573.
Banking in New South Wales, 714.
Banking Obituary, 184, 273, 450, 570, 938.
Bankrupt Banking Companies, 268.
Budget, Exposition of the, 201.
Bullion, Export of, from London, 658.

China Exchange, The, 568.
City of Glasgow Bank, Suspension of the, 1006.
Country Bankers' Circulation, 467.
Crédit Mobilier Company, The, 465.

Estate of Messrs. Thos. Ashmore and Sons, 807.
Estate of Messrs. W. and H. Brand, 988.
Estate of Messrs. Bruford, Dyer and Co., 809.
Estate of Messrs. Carr, Brothers and Co., 718.
Estate of Messrs. Copland, Barnes and Co., 294.
Estate of Messrs. Evans, Hoare and Co., 663.
Estate of Messrs. Forster, Rutty, Hall and Co., 716.
Estate of Messrs. Fox, Henderson and Co., 387.
Estate of Messrs. C. Franghiadi and Sons, 292.
Estate of Messrs. Fustana and Co., and Caluta, Brothers, 291.
Estate of Messrs. Gotch and Sons, 660.
Estate of Messrs. J. Haly and Co., 990.
Estate of Messrs. Melrose and Hussey, 808.

Estate of Messrs. Naylor, Vickers and Co., 987.
Estate of Mr. W. Pitcher, 480.
Estate of Mr. G. B. Rocca, 220.
Estate of Messrs. James Scott and Co., 992.
Estate of Messrs. P. Sinanides and Co., 294.
Estate of Messrs. Swayne and Bovill, 292.
Estate of Messrs. Wilson, Morgan and Co., 992.
Exchanges, The, in each Number.

Failures, Gossip respecting, 269, 357.
Financial Crises in 1847 and 1857, The, 984.
Financial Crisis in France, The, 975.
Financial Retrospect, A, 1.
Foreign Bank Notes in Prussia, Prohibited Circulation of, 483.
French Banks and Bankers, 193, 282.
French Budget, The, 972.
Funds, Price of the, in each Number.

Grain Trade, The, in each Number.
Gold Currency Question, The, 792.
Gold, Probable Depreciation of the, 859, 955.
Gold Question, The great, 627.

International Bank, The 299.
Irish Banks, Run upon the, 17.
Isle of Man Bank, Suspension of the 711.

Joint Stock Banks, Committee of deputies from the, 797.
Joint Stock Bank Legislation, 577.
Joint Stock Banks, The Metropolitan, 633.

Kidderminster Old Bank, Suspension of, 13.

Life Assurance Companies, 709.
Liverpool Borough Bank, The, 843, 994.
London and Eastern Banking Corporation, 297, 386, 655, 777, 803, 891.

Meetings, The Half-yearly, 141, 203.
Mercantile Suspensions, in each Number.
Metropolitan Joint Stock Banks, The, 712.
Monetary Disturbance, The late, 941.
Monetary Pressure, The Times on the, 388.
Money Market, The, in each Number.
Monthly Chronology, in each Number.

National Bank of Victoria, 300, 383.
Newcastle Commercial Banking Company, The, 595.
Northumberland and Durham District Bank, Suspension of the, 1007.
Notices to Correspondents, in each No.

Parliamentary Representation, 277.
Progress of 1856, The, 93.

Railway Interest of the United Kingdom, 425, 867.
Reviews, 90, 185.
Royal British Bank, The, 21, 124, 204, 301, 394, 485, 810, 976.

Samuel Adams, Serious charge against, 1012.
Savings' Bank Bill, The, 287, 453, 477.
Savings' Bank Reforms, 391.
Scandinavian Banking, 637.
Should India have more gold money? 584.
Silver to the East, The export of, 659.
Smith, Hilder, and Co., Failure of Messrs., 628.
State of the Money Market, 794.
Sydney Gold Mint Coinage, 715.

Tipperary Bank, The, 269, 625.
Trade, State of, in each Number.
Turkish National Bank, The, 110, 286.

United Kingdom, Trade of the, in each Number.

Western Bank of Scotland, Suspension of the, 1003.
Wolverhampton and Staffordshire Banking Company, Suspension of the, 1008.

REPORTS OF JOINT-STOCK BANKS.

Agra and United Service Bank, 437.
Alliance Bank, 339, 927.
Austrian Credit Bank, 338.
Bank of Australasia, 76, 616.
Bank of Bengal, 329.
Bank of Bombay, 333, 823.

Bank of British North America, 612.
Bank of Egypt, 345, 824.
Bank of England, 343, 820.
Bank of Ireland, 79.
Bank of London, 172, 754.
Bank of Madras, 329.
Bank of New South Wales, 235, 696.
Bilston District Banking Company, 239.
Birmingham Banking Company, 257.
Birmingham and Midland Banking Company, 258.
Birmingham Town and District Bank, 258, 926.

Carlisle City and District Bank, 247, 738.
Chartered Bank of India, Australia, and China, 251.
City Bank, The, 163, 679.
Colonial Bank, The, 157, 677.
Commercial Bank of London, 79, 693.
Cumberland Union Bank, 748.

Dudley and West Bromwich Banking Company, 259.

English, Scottish, and Australian Chartered Bank, 335, 761.

Hibernian Bank, The, 74, 611.
Hull Banking Company, The, 248.

Ionian Bank, The, 605.

Leicestershire Banking Company, The, 249.
Leicestershire Banking Company (Pare's), 239.
London Chartered Bank of Australia, 156, 734.
London and County Bank, 241, 749.
London Discount Company, 769.
London and Eastern Banking Corporation, 439.
London Joint Stock Bank, 158, 688.
London Provident Institution, 84.
London and Westminster Bank, 167, 682.

Mercantile Bank of India, London and China, 537.

National Bank, The, 606.
National Discount Company, 259, 764.
National Provincial Bank of England, 550.
National Savings' Bank Association, 698.
Northamptonshire Union Bank, 738.
North of Scotland Banking Company, 72.

Oriental Bank Corporation, 558.
Ottoman Bank, The, 348, 827.

Preston Bank (Lawe and Co.,) 560.
Provincial Bank of Ireland, 554.

Sheffield Banking Company, 237.
Sheffield and Hallamshire Bank, 821.
Sheffield Union Banking Company, 738.
South Australian Banking Company, 618.

Union Bank of Australia, 160, 689.
Union Bank of London, 685.
Unity Bank, 543.

Western Bank of London, 539, 739.
West of England and South Wales District Bank, 332.

York City and County Bank, 333.

COMMUNICATIONS.

Acceptances, Forged, 699.
Acceptances and Indorsements by parties trading under a particular name, 444.
Acceptance varying from tenor, 353.
Adhesive Stamps on Cheques, Cancelling of, 260.
Altering Cheque, Affixing Stamp, 622.

Bank Branches, Over increase of, 773.
Bank Charter Act, The, 264.
Bank of Ireland Notes, Are they a legal tender? 1017.
Bank Notes on Penny Stamps, 355.
Bank Officers, Duty of, 265.
Bank Shareholders, Liability of, 1018.
Banker, What constitutes a, 353.
Bankers' Clerks, Statistical enquiries with reference to, 776.
Bankers' Composition, Colonies, 356.
Banking Crisis in Scotland, The, 1015.
Banks and Banking, 85.
Bill and Draft on Demand Stamps, 563.
Bills in Channel Islands, 929.
Bills of Exchange, Liability of Banker in collecting, 354.

Bills of Exchange, Liability of drawer, 353.
Bills payable in London, 928.

Cheque, Altered, 445.
Cheque indorsed payable to bearer, 355.
Cheque to Order indorsed by procuration, 86.
Cheque payable to bearer and indorsed to order, 562.
Cheque, Presentation of, 1019.
Cheque received by post, Time to return a, 563.
Cheques, Amount for what they may be drawn, 356.
Cheques, Crossed, 355, 562, 1018.
Cheques on Demand, 622.
Cheques drawn in pencil, 562.
Cheques by Guardians of the poor, 928.
Cheques, Place of issue, Knowledge of Banker, 354.
Cheques, Stale, Statute of Limitations, 928.
Clerks' Salaries, 830, 930, 931, 1016.
Commercial Morality, 261.
Corn Averages—Gold, 446.

Deposit by a Married Woman, 263, 356, 436.
Deposit Receipt, 929.
Dividend Warrants, Payment of, 560.
Draft Stamps, 776.
Drawing Bills and dating them forward, 268.

Foreign Bills of Exchange, Protesting after acceptance varying from tenor, 443, 561, 563.

Gold, Silver—Par of Exchange, 774.
Guarantee, Form of, 443.

Indorsement, 622.
Interest on Overdue Accounts, 1017.
Issue of £1 Notes, 84.

Joint Note of Hand, Liability of survivor on, 1018.
Joint Stock Banks, Audit of accounts of, 561.

Newcastle Commercial Banking Company, The, 85.

Overdue Bill, Indorsement of an, 354.

Railway Dividend Warrants, 442.
Receipt, 1019.

Savings' Banks, 177.
Scotch Bankers' Draft in London sent to Australia, 561.
Stamp on Inland Bills drawn in sets, 622.
Stamps, Impressed for draft to order on demand, 445.

BANKING AND COMMERCIAL LAW.

Banking and Commercial Law, Alterations in, 725.
Banking and Commercial Law, Progress of the measures for the amendment of, 598.
Banking and Commercial Matters, On Supplying evidence into the Courts in the Colonies and foreign Courts, &c., 62.

Debts in the Colonies, On the recovery of, 228.

Effect of dealing with a branch of a Bank, On the, 724.
Entries in Pass Book, On the effect of, 434.

Fraudulent Trustees, The Bill to punish, 665.

Joint Stock Companies, Proposed amendments in the law relating to breaches of trust by Directors, and to the winding-up of Joint Stock Companies, 534.

Kingsford *v.* Merry, 148.

Public Companies, On the amendments in the law relating to winding-up of, 919.

Royal British Bank, The, 149.

Sales and Pledges, On the law relating to, 320.
Suspension of Payment by Mercantile Firms, On the law relating to the, 986.

LEGAL MISCELLANY.

Crossed Cheques—Simmonds *v.* Taylor, 232.

Ex parte Wryghte, *Re* Mark Boyd, 70.

Ginger *v.* Law—The Sadleir Frauds, 322.

Moffatt *v.* Bates, 326.
Moore and Another *v.* Bushell, P.O., 731.

O'Flaherty and Others *v.* M'Dowell and Others, 676.

Re Colonel Waugh, 437, 603.
Re Copland and Barnes, 599.
Re Géo. C. Franghiadi, 536, 604.
Re Hugh Innes Cameron, 675.
Re J. C. Mare, 675.
Re Leopold Redpath, 155.
Re Royal Bank of Australia and Robinson's Executors, 66.
Re Royal British Bank, 669.
Re Royal British Bank, *In re* Cochran, 728.
Re Royal British Bank; Harding and Greig, 603.
Re Royal British Bank, *ex parte* Walton and Hue, 599.
Re Samuel Adams, 68, 152, 327, 436.
Re Smith, Hilder, Smith and Scrivens, 922.
Re Strahan, Paul and Bates, 65, 604.
Re Syers, Walker and Co., 149, 673.
Re Thomas Ryder, 601.
Re Wm. Smith, 149, 231, 536.
Re W. O. Young, 328.

Simmonds *v.* Taylor—Crossed Cheques, 232.

The Royal British Bank, *ex parte* Brockwell, 728.
The Royal British Bank, *Re* Humphrey Brown, 731.
The Royal British Bank, *Re* Hugh Innes Cameron, 733.
The Sadleir Frauds—Ginger *v.* Law, 322.

Wilkins *v.* Roebuck and another—Manager's salary, 726.

NOTES OF THE MONTH.

Alexandria, Bank of, 448.
American Failures, 272.
Artificial Gold, 1024
Australian Colonies, The, 780.
Australian Gold, 87, 831.
Austrian National Bank, The, 182

Bank Charter Act, The, 832
Bank of England, Solicitorship of the, 567.
Bank of England, Unclaimed dividend, 88.
Bank of France, The government of, 567.
Bank of London, The, 565.
Bank Note Fraud at Glasgow, 937.
Bank of St. Petersburg, The, 779.
Bank of Vienna, The, 779.
Bankers, Beware ! 358.
Banking, Lectures on, 88.
Bankrupt Banker, Refusal of a certificate to, 625.
Bankruptcy, improved decisions in, 623.
Bankruptcy Law Amendment Bill, 780.
Baring, Mr. B., and the Royal British Bank, 1021.
Belgium Tariff, The, 566.
Bills on India, 780.

Commerce of Trieste, The, 780.
Consols, Price of, 448.
Cooper, Mr. G., Suicide of, 271.
Corn and Currency Statistics, 1020.
Crédit Mobilier Furor, 567.
Customs Mutual Guarantee Fund, 359.

Deficiency Bills, 272.
Deposits, Allowance of interest on, 566.
Drawing Accounts at the Bank of England, 272.

East India Company, The finances of the, 700, 779.
Electric Telegraph in America, 831.
Estate of Messrs. Farley, Turner, & Co., The, 625.
Exchequer Bill Issues, 360.
Exchequer Bonds, Liquidation of, 448.
Excise and Customs, 779.

Fires at Banks, 183.
Flow of Silver to the East, 623
Foreigners at Lyons, 936.
Fox, Henderson, & Co., Messrs.—Court of Bankruptcy, 359, 780.

Great Northern Railway Preference Shareholders, The, 1022.
Greek Loan, The, 271.
Gold, 565.
Gold in Australia, 1023.
Gold Nugget, 1020.
Gold, Withdrawals from the Bank, 272.

Hamburgh Bank, The, 87.
Half-holiday Movement, 937.
Hastings Old Bank, Failure of the, 699, 832.
Hoare, The late Sir Hugh Richard, Bart., 182.
Hull Flax and Cotton Mill Company, The, 1020.

Illinois Bank, Picture of an, 1021.
Improved Decisions in Bankruptcy, 623.
Indian Loan, New, 448.
Irish Banks, Run on the, 1022.

Joint-stock Companies' Banking Bill, 700.
Joint-stock Companies, The new act on, 832.

Kettering Bank, Failure of the, 624.
Kidderminster Bank, The, 183.

Letters by the Post, 566.
Light Gold Coin, Withdrawals of, 779.
Lord Mayor's Court, New Act on the, 936.

Marzetti and Co., Estate of Messrs., 448.
Mercantile Bank of India, London and China, 1024.
Milliard, What it is, 181.

Napoleon Docks, The, 358.
New Branch Banks, 937.
Newcastle Bank, The, 623.
New Zealand Gold Fields, The, 700.
Noble Peculator, A, 936.

Ottoman Railway from Smyrna to Aidin, The, 567.

Panic at Vienna, 565.
Parliament, The present, 360.
Public Debt, The, 359.

Reid, Irving and Co., Estate of Messrs. 566.
Revenue Departments, Estimates of the, 358.
Rich Men in New York, 359.
Royal British Bank, The, 271.

Sadleir Estates, The, 780.
Sadleir, John, redivivus, 88, 936.
Safe in the Bank, 1020.
Savings' Banks, 270, 566, 1023.
Savings' Banks, Defalcation of officers of, 625.
Savings' Banks, Statistics of, 778.
Sherry Shipments, 183.
Sichel, Mr. G., Failure of, 271.
Silver Coinage in India, 358.
Specie from America, Export of, 93.
Stamps and Taxes, Surveyors of, 358.
Statistics of Silk, 625.
Strahan, Paul and Bates, Bankruptcy of, 1022.
Swiss Loan, 183.

Tea Duties, The, 448.
The "Run" changed into a "Bolt," 1020.
Tipperary Bank, The, 182, 566, 624.
Tipperary Bank Litigation, 271.
Trade of Canada with the United States, 779.
Trade and Finance Accounts, 1023.

Vegetable Products of the United Kingdom, 832.

Week's Work in Australia, A, 565.